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? show files;ds

File 15:ABI/Inform(R) 1971-2006/Sep 19  
(c) 2006 ProQuest Info&Learning  
File 9:Business & Industry(R) Jul/1994-2006/Sep 18  
(c) 2006 The Gale Group  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 275:Gale Group Computer DB(TM) 1983-2006/Sep 18  
(c) 2006 The Gale Group  
File 476:Financial Times Fulltext 1982-2006/Sep 20  
(c) 2006 Financial Times Ltd  
File 610:Business Wire 1999-2006/Sep 19  
(c) 2006 Business Wire.  
File 624:McGraw-Hill Publications 1985-2006/Sep 19  
(c) 2006 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 18  
(c) 2006 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 18  
(c) 2006 The Gale Group  
File 613:PR Newswire 1999-2006/Sep 19  
(c) 2006 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2006/Sep 18  
(c) 2006 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 634:San Jose Mercury Jun 1985-2006/Sep 17  
(c) 2006 San Jose Mercury News  
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 19  
(c)2006 The Gale Group  
File 20:Dialog Global Reporter 1997-2006/Sep 19  
(c) 2006 Dialog  
File 35:Dissertation Abs Online 1861-2006/Aug  
(c) 2006 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 65:Inside Conferences 1993-2006/Sep 19  
(c) 2006 BLDSC all rts. reserv.  
File 2:INSPEC 1898-2006/Sep W2  
(c) 2006 Institution of Electrical Engineers  
File 474:New York Times Abs 1969-2006/Sep 18  
(c) 2006 The New York Times  
File 475:Wall Street Journal Abs 1973-2006/Sep 18  
(c) 2006 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul  
(c) 2006 The HW Wilson Co.  
File 348:EUROPEAN PATENTS 1978-2006/ 200637  
(c) 2006 European Patent Office  
File 349:PCT FULLTEXT 1979-2006/UB=20060914UT=20060907  
(c) 2006 WIPO/Thomson  
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO

Set	Items	Description
S1	0	(LOAN (1W) ORIGINATION) (20N) (UNDERWRIT????? ? (5N) (DATA OR INFORMATION)) (S) ((CENTRAL???? OR COMMON) (10N) (RECORDS - OR DATABASE OR (DATA (1W)BASE)))
S2	62	(UNDERWRIT????? ? (5N) (DATA OR INFORMATION)) (S) (((CENTR-

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AL???? OR COMMON) (10N) (RECORDS OR DATABASE OR (DATA (1W)BAS-  
E))))  
S3 44 RD S2 (unique items)  
S4 14 S3 AND PY<2001  
S5 0 S4 (S) (LENDERS OR BANKS OR ENTITIES) (10N) BID? (S) (LOAN)  
S6 0 S4 (S) (LENDERS OR BANKS OR ENTITIES) (10N) LOAN  
S7 0 S4 (S) (LENDERS OR BANKS OR ENTITIES) (S) AUCTION  
? t s4/3,k/1-14

4/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00729660 93-78881  
System duplicates paper policy applications  
Klett, Stephen P Jr  
Computerworld v27n24 PP: 48 Jun 14, 1993  
ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 832

...TEXT: the mainframe via LU6.2.

The PCs serve two primary functions: build-support, which is **data** entry and processing, and automated **\*\*\*underwriting\*\*\***. The Model 95 acts as an application code repository and provides security functions and some access to the 3090. The mainframe is used as a **\*\*\*central\*\*\*** data repository, feeding client data to the workstations and maintaining **\*\*\*records\*\*\*** and tracking works in progress. It also connects with systems outside of Lincoln such as...

4/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00667552 93-16773  
Yes, spin-offs can be financed  
Caplan, Joseph R  
Secured Lender v49n1 PP: 6-10 Jan/Feb 1993  
ISSN: 0888-255X JRNL CODE: SCL  
WORD COUNT: 2726

...TEXT: Spin-off candidates will often need to modify or improve accounting systems to generate financial **records** suitable for secured lending needs. In cases where **\*\*\*centralized\*\*\*** accounting is used, the stand-alone company may need to find an entirely new general...

...implementation schedules. The computer costs may include new salaries for the management of MRP systems, **\*\*\*data\*\*\*** processing personnel, etc.

#### GENERAL **UNDERWRITING**

Based on a first look and additional basic analysis, a lender must decide if resources...

4/3,K/3 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01663726 Supplier Number: 24369806 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Waking an Industry Giant  
(Policy Management Systems Corp is changing from IBM mainframes to  
software-based technologies in order to be on the same road as clients)  
Insurance Networking, p 17+  
September 1998  
DOCUMENT TYPE: Journal ISSN: 1097-5225 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2509

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...also working with car dealers so when consumers finance a car, their  
demographic and financial **information** can also be used for  
**underwriting** car insurance by conducting a quick **database**  
check.

The Internet is the best **common** ground for exchanging data, Gantt  
says. New distribution channels that rely on e-commerce will...

✓ 4/3,K/4 (Item 2 from file: 9)  
DIALOG(R) File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01582929 Supplier Number: 24298557 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
FT Accredits Mortgage Professors  
(FT Mortgage has 350,000 loans totaling over \$30 bil in its servicing  
portfolio, with about 60% of its volume coming through 150 retail offices  
and 40% through 2,000 brokers)  
Mortgage Marketplace, v 21, n 25, p 1+  
June 22, 1998  
DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 690

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to a new point of sale system that will allow loan officers to access a  
\*\*\*centralized\*\*\* \*\*\*database\*\*\*. Witherow said that will allow all of the  
lender's originators, **underwriters** and servicers to draw  
\*\*\*information\*\*\* from the same source.

"We'll get much easier access to customer information," he said...

4/3,K/5 (Item 1 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

✓ 01440647 SUPPLIER NUMBER: 10656114 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Expert systems at home on the mainframe.  
Lawrence, Andrew  
IBM System User, v12, n4, p16(1)  
April, 1991  
ISSN: 0950-303X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

09661271

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WORD COUNT: 878 LINE COUNT: 00071

... capable of delivering both expertise and information to the desktop. This would involve building a \*\*\*central\*\*\* \*\*\*database\*\*\* of **underwriting information**, a knowledge base of rules and procedures, and a front-end delivery mechanism which non...

19910400

4/3,K/6 (Item 2 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
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01332121 SUPPLIER NUMBER: 08360870  
Taking OS/2 benefits to bank. (Chevy Chase Bank develops sophisticated OS/2 front end for host-based applications) (includes related article on expert systems)

Keefe, Patricia  
Computerworld, v24, n17, p37(1)  
April 23, 1990

ISSN: 0010-4841 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: sophisticated OS/2 front end to its host-based applications that lets loan officers and **underwriters** link to **data** on an PS/2 Model 70 LAN server and IBM 3090 mainframe. The system, called...

...of verifying loan eligibility by incorporating links between OS/2 clients, servers, and a host \*\*\*database\*\*\*. It was constructed using IBM **Common** User Access rules, OS/2 Extended Edition, the Easel graphical development tool, and the Presentation...

19900423

4/3,K/7 (Item 3 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

01195762 SUPPLIER NUMBER: 05057206  
Expert center gets off to a slow start. (Continental Insurance's Underwriting Room project) ( connectivity section)

Pompili, Tony  
PC Week, v4, n29, pC8(1)  
July 21, 1987

ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Continental Insurance's Underwriting Room was intended to provide its independent brokers and branch **underwriters** with an \*\*\*information\*\*\* center dispensing expert advice on complex accounts. The company admits that its plans for the...

...the Underwriting Room would encourage cooperation and coordination of accounts by providing access to a **common data base** to track past and present activity on quotes and policies. Getting representatives interested in the...

19870721

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4/3,K/8 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02287003 Supplier Number: 58678335 (USE FORMAT 7 FOR FULLTEXT)  
BISYS(R) Partners with Insurance Central(R); Agreement Intended to  
Capitalize on Opportunities to Market Insurance Through Financial  
Institutions.  
PR Newswire, p5440  
Jan 19, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 742

... is positioned to significantly reduce the time required for  
application processing and policy issue. Insurance \*\*\*Central\*\*\* 's turnkey,  
direct marketing programs combine pioneering technology, **database**  
analysis, **underwriting** uniformity, expedited **data** collection,  
and superior service standards to deliver high results and increase bank  
customer sales activity...  
20000119

4/3,K/9 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05359997 Supplier Number: 48152446 (USE FORMAT 7 FOR FULLTEXT)  
Top 50 Bank Lenders Gain Slowly in Market Share  
NATHAN, SARA  
American Banker, p13  
Dec 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 895

... borrow from Wells Fargo in San Francisco," said Wells' Mr. James.  
He said credit scoring, **centralized underwriting**, and  
**data base** marketing have helped the company bring down the cost  
of making smaller loans.  
"Ten years...  
19971201

✓  
4/3,K/10 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

01830482 Supplier Number: 42313021 (USE FORMAT 7 FOR FULLTEXT)  
CASE, Modules Can Speed Software Development  
National Underwriter Property & Casualty-Risk & Benefits Management, p14  
August 26, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 753

... as a package.  
One vendor provides applications such as underwriting, investments and

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claims with a **centralized**, customer-oriented **database** that shares **\*\*\*information\*\*\*** throughout the applications.

An **underwriter**, for example, can enter a change in a customer's coverage in the underwriting module...

19910826

4/3,K/11 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

10308187 SUPPLIER NUMBER: 20885578 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
FT accredits mortgage professors. (FT Mortgage Co.'s launch of training program)  
Mortgage Marketplace, v21, n25, p1(2)  
June 22, 1998  
ISSN: 0744-3927 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 754 LINE COUNT: 00063

... access a centralized database. Witherow said that will allow all of the lender's originators, **underwriters** and servicers to draw

**\*\*\*information\*\*\*** from the same source.

"We'll get much easier access to customer information," he said...

19980622

✓ 4/3,K/12 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

05461830 SUPPLIER NUMBER: 11298436 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
CASE, modules can speed software development. (computer-aided software engineering) (Special Report: Software Review)  
Bruce, Chuck  
National Underwriter Property & Casualty-Risk & Benefits Management, n34, p14(2)  
August 26, 1991  
ISSN: 1042-6841 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 805 LINE COUNT: 00072

... applications such as underwriting, investments and claims with a centralized, customer-oriented database that shares **information** throughout the applications.

An **underwriter**, for example, can enter a change in a customer's coverage in the underwriting module...

19910826

✓ 4/3,K/13 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05448901 SUPPLIER NUMBER: 11257490 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
CASE, modules can speed software development. (computer-aided software engineering) (Special Report: Software Development)  
Bruce, Chuck  
National Underwriter Life & Health-Financial Services Edition, n34, p12(2)

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August 26, 1991

ISSN: 0893-8202      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 817      LINE COUNT: 00073

... applications such as underwriting, investments and claims with a centralized, customer-oriented database that shares **information** throughout the applications.

An **underwriter**, for example, can enter a change in a customer's coverage in the underwriting module...

19910826

4/3,K/14      (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2006 European Patent Office. All rts. reserv.

00792403

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEM UND VERFAHREN FUR DEN TRANSFER UND DIE DIVERSIFIKATION DES RISIKOS DURCH DIE VERWENDUNG VON VERSICHERUNGSKONTEN

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 803106 A1 971029 (Basic)

EP 803106 A1 981230

EP 803106 B1 030827

WO 96021903 960718

APPLICATION (CC, No, Date): EP 96902585 960111; WO 96US51 960111

PRIORITY (CC, No, Date): US 370060 950109

DESIGNATED STATES: CH; GB; IE; LI; LU

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200335	4762
CLAIMS B	(German)	200335	4648
CLAIMS B	(French)	200335	5621
SPEC B	(English)	200335	11708
Total word count - document A			0
Total word count - document B			26739
Total word count - documents A + B			26739

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...CLAIMS the maximum monetary exposure on the risk and the duration thereof; wherein electronically transmitting prescribed **information** concerning a risk to a **underwriting database** router of the **central** processing unit, the **database** router forwarding a request containing said information to one or several remote computers out of...

...risk transferors through the entity to capital providers accepting the risk through the entity;  
the **central** processing unit containing a **underwriting database** router for receiving electronically transmitted prescribed information concerning a risk and forwarding a request containing...

...for quotation; and a **underwriting database** for analysis, generation and output of suggested programs to **underwriters** to whom the **information** may be transmitted or by whom accessed for a quotation;

a risk acceptance subsystem, a...

? s s4 (s) (syndicat?????? (1w) loan?)

14 S4

668063 SYNDICAT??????

3607689 LOAN?

S8 0 S4 (S) (SYNDICAT?????? (1W) LOAN?)

?